

PRODUCT DISCLOSURE SHEET	Hong Leong Assurance Berhad
Read this Product Disclosure Sheet before you decide to take up the Level Term. Be sure to also read the general terms and conditions.	Level Term
	<<system date>>

Important note: This product is underwritten by Hong Leong Assurance Berhad, an insurer licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

1. What is this product about?

- This is a non-participating term plan.
- It pays a lump sum assured upon the first occurrence of death or Total and Permanent Disability (prior to attaining age 65) of the Life Assured during the coverage term.

2. What are the covers / benefits provided?

Basic Plan

The Basic Sum Assured for this plan is _____ and the duration of the coverage is _____ years or upon termination, whichever occurs first.

Death Benefit

In the event of Death of the Life Assured, the Death Benefit equivalent to _____ shall be payable. The Juvenile LIEN rule shall apply.

Total and Permanent Disability Benefit

In the event of TPD (prior to attaining age 65) of the Life Assured, the TPD Benefit equivalent to basic sum assured shall be payable. TPD Benefit will be paid in accordance to TPD provision as below:

Attained Age upon TPD	TPD Benefit Limit per Life
Less than 7	RM 100,000
7 to less than 15	RM 500,000
15 to less than 65	RM 10,000,000

Total TPD Benefits per Life payable under all policies insuring the Life Assured shall not exceed the TPD Benefit Limit per Life stated above.

The Total TPD Benefit per Life refers to TPD coverage of all in force policies for each Life Assured at the point of claim event after applications of Juvenile Lien.

3. How much premium do I have to pay?

- The total premium you have to pay and the policy term may vary depending on the underwriting requirements of the insurance company.

The estimated premium that you have to pay is as follows.

Plan/Rider	Type	Premium Payable			
		Annual (RM)	Semi-annual (RM)	Quarterly (RM)	Monthly (RM)
Level Term	Basic Plan	*	*	*	*
Total Premium		*	*	*	*

This product disclosure sheet consists of 3 pages and each page forms an integral part of the Product Disclosure sheet. A prospective policy owner is advised to read and understand the information printed on each and every page.
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Premium duration:

Plan/Rider	Type	Insured Lives	Premium Payable based on 1st Insured Life's Age at the beginning of the policy year
Level Term	Basic Plan	Life Assured	Until *

* Please obtain a copy of PDS specific to you from your agent.

4. What are the fees and charges I have to pay?

Policy Year	Commission (%)							
	Level Term	-	-	-	-	-	-	-
1	*	-	-	-	-	-	-	-
2	*	-	-	-	-	-	-	-
3	*	-	-	-	-	-	-	-
4	*	-	-	-	-	-	-	-
5	*	-	-	-	-	-	-	-
6	*	-	-	-	-	-	-	-
Thereafter	*	-	-	-	-	-	-	-

* Please obtain a copy of PDS specific to you from your agent.

The premium and any reinvestment of claims or benefit paid, where applicable, for the provision of policy to business organization shall be subjected to 6% Service Tax.

5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure - you must disclose all material facts such as medical condition, and state your age correctly.
- Free-look period - you may cancel your policy by returning the policy within fifteen (15) days from the date of delivery of the policy. The premiums and any applicable tax that you have paid (less any medical fee incurred) will be refunded to you.
- All applications are subject to underwriting approval.

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this policy.

6. What are the major exclusions under this policy?

Basic Plan

Death Benefit

If the Life Assured whether sane or insane, commits suicide within twelve (12) months from the issue date or the Reinstatement Date, whichever is the later, this Policy shall become void and we shall return the premiums and any applicable tax paid without interest after deducting any amount due to us under this Policy.

Total & Permanent Disability

The policy shall not cover Total & Permanent Disability resulted directly or indirectly;

- from any self-inflicted bodily injury while sane or insane;
- from any nervous disorder or mental illness;

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- from flying in an aircraft (except as an aircrew member of, or as an ordinary fare paying passenger, on a regularly scheduled flight of a commercial airline); or
- from anything whatsoever while as a member of the armed forces, police and paramilitary forces as a result of declared or undeclared war, riots or civil commotion.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

7. Can I cancel my policy?

Basic Plan

You may cancel the policy by giving a written notice to Hong Leong Assurance Berhad. After the free look period the cash surrender value (if any) of your policy will be paid to you when you cancel the policy, however the amount payable may be less than the total premiums you had paid.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details (including that of the nominee and/or trustee) to ensure that all correspondences reach you and/or nominee/trustee in a timely manner.

9. Where can I get further information?

Should you require additional information about life insurance, please refer to the insuranceinfo booklet on 'Life Insurance', available at all our branches or you can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

Customer Service Hotline: 03-76501288 or

**Customer Service Department
Level 3, Tower B, PJ City Development
No 15A, Jalan 219, Seksyen 51A
46100 Petaling Jaya, Selangor
P.O.Box 120, 46710 Petaling Jaya**

Tel: 03 - 7650 1818

Fax: 03 - 7650 1991

Website: www.hla.com.my

10. Other similar types of cover available

Please refer to our agents for other similar types of cover available.

IMPORTANT NOTE:

BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at <<system date>>.

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Service Guide - Our Service To You

Our Company offers life insurance products through our agency force, bank partners, online channel, etc. If you intend to purchase a life insurance product from our agents, you can enjoy these value-added services.

Before You Buy a Policy	When You Decide to Buy a Policy	During the Term of the Policy
<p>Deal only with Registered Agents</p> <ul style="list-style-type: none"> * You can check the status of the agent via the Life Insurance Association of Malaysia (LIAM) website on Know Your Agent. * Visit https://www.liam.org.my/index.php/customer-zone/know-your-agent for more details, or SMS: LIAMENQ<space>Language(E/M/C)<space>(A/B)<space>(MyKad/Old IC/LIAM No.) and SEND to 63633. (Example: LIAMENQ E A 750614101234) <p>Assist You With Choosing the Right Insurance Plan</p> <ul style="list-style-type: none"> * Go through the Customer Fact Find form with you in order to understand your financial needs and financial goals. * Recommend a suitable insurance plan after assessing your needs. <p>Explain Product Features</p> <ul style="list-style-type: none"> * Explain the product features, benefits payable, exclusions, premium and charges. * Provide a Product Disclosure Sheet to assist you with making informed decisions and facilitating product comparison. 	<p>Assist You with the Policy Application</p> <ul style="list-style-type: none"> * Explain the importance of answering the questions in the proposal form completely and accurately. * Submit your application for underwriting after you have signed the proposal form. * Arrange for a medical examination with one of our panel clinics, if required. * Provide information on making a nomination to ensure that the policy money is received by your beneficiaries in the event of death. <p>Once Bought, Explain the Policy Terms and Conditions</p> <ul style="list-style-type: none"> * Your policy document will be delivered to you (by hand, via post or electronically) within 7 days from the policy issue date. * Go through the terms and conditions of the policy with you to ensure that this is the right plan that you have purchased. 	<p>Continuous Policy Servicing</p> <ul style="list-style-type: none"> * Remind you of the policy renewal. * Provide continuous service e.g. policy modifications, change of address and frequency of premium payments. If your agent has left the Company, we will appoint a new agent to service you. <p>Assist You With Making a Claim</p> <ul style="list-style-type: none"> * Guide you through the standard procedures for filing an insurance claim.

Customer Portal

Please visit our corporate website at <https://www.hla.com.my/>. Once you are there, just click on the **HLA360**[®] banner to access the HLA Customer Portal where you will be able to access your policy information.

If you require additional information or support from our company, please give us a call at **03-7650 1288** or e-mail us at customerservice@hla.hongleong.com.my.